



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP
80 Main Street, Suite 460
West Orange, NJ 07052
973- 325-8800
File No.: 03-019722-B00
Douglas McDonough, Esq.
Attorney ID: DM0973
DMcDonough@flwlaw.com
Attorney for Towd Point Mortgage Trust 2018-1, U.S. Bank
National Association, as Indenture Trustee, Secured Creditor

Order Filed on July 31, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Javier Lazo

Debtor(s).

Case No.: **20-15674-MBK**

Chapter 13

Judge Michael B. Kaplan

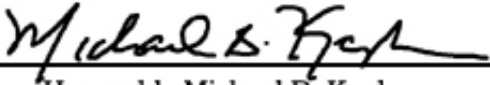
ORDER RESOLVING MOTION TO VACATE STAY

Recommended Local Form Modified

The relief set forth on the following pages, numbered two (2) through four (4) is

ORDERED

DATED: July 31, 2023


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Javier Lazo

Case No.: 20-15674-MBK

Caption of Order: Order Resolving Motion to Vacate Stay

Upon the motion of Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee (the "Movant"), under Bankruptcy Code section 362(d) for relief from the stay (the "Motion") as to certain real property commonly known as 789 Linden Road, Toms River, NJ 08753 (the "Collateral"), and Javier Lazo (the "Debtor(s)") having opposed the Motion, and the Court having considered the submissions of the parties, and argument, if any, and for cause shown, it is ORDERED

1. That the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
2. That the stay shall continue against the Collateral, subject to the following conditions:
3. The status of Post-Petition Arrearages is as follows, pursuant to the terms of the Note as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Payment Amount	Total Amount Delinquent
1	May 1, 2023	May 1, 2023	\$1,980.59	\$1,980.59
1	June 1, 2023	June 1, 2023	\$2,001.97	\$2,001.97
Less post-petition partial payments (suspense):				(\$268.75)
TOTAL POST PETITION ARREARAGES:				\$3,713.81

4. Debtor(s) shall cure all Post-Petition Arrearages outlined in Paragraph 3, above, as follows:
 - a. Debtor is to pay the total Post-Petition Arrearages totaling a sum of \$3,713.81 on or before July 31, 2023.
5. Beginning in July 2023, Debtor(s) shall resume making regular monthly mortgage payments:

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- a. Regular payments in the amount of \$2,001.97, and any additional amount as required or allowed by the Note and Security Instrument are to be paid on or before the date said payments become due.
 - b. Payments should be sent to:

Select Portfolio Servicing, Inc.
Attn: Remittance Processing
P.O. Box 65450
Salt Lake City, UT 84165-0450
6. If any payments outlined in this Order, or any regular monthly payments which come due according to Movant's Loan Documents, for the life of the bankruptcy are not made within 28 days of the date the payment is due, then the Movant may obtain an Order Vacating the Stay as to the Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.
7. That in the event relief from the stay is later granted, the Trustee shall cease funding any balance of Movant's claim and the provisions of Fed.R.Bank.P. 4001(a)(3) may be waived.
8. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.
 - a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court.
9. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.
 - a. If any regular mortgage payment due after the execution of a loan modification is more than one month late, Movant may file a Certification of Default with the Court.

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10. Any Certification of Default filed pursuant to the Order shall be served on the Trustee, the

Debtor(s) and Counsel for the Debtor(s).

11. The Movant is awarded attorney's fees of \$500.00, and costs of \$188.00 for a total of

\$688.00, to be paid through the Chapter 13 Plan.